

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO**

**CARMEN M ALONSO VAZQUEZ**

**CASE 09-02384-MCF**

**Debtor**

**CHAPTER 13**

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**DEBTOR'S POST CONFIRMATION  
AMENDMENT OF CHAPTER 13 PLAN**

**TO THE HONORABLE COURT:**

COMES NOW, debtor in the above-captioned case, through the undersigned attorneys acting pursuant to 11 USC 1329, and hereby modifies the Chapter 13 plan. The previous plan provision for lump sum payment expired and the Trustee moved to dismiss on account of that situation. Therefore, the purpose of the modification is to update the secured arrearage claim for First Bank, which was refinanced pursuant to Court authorization and, therefore, no further distributions should be made on said claim. Also, to update the provision for lump sum payment from the sale of real property at El Polvorin, in Cayey, to extend it for an additional 18 months from the date of PCM plan confirmation in order to comply with the Trustee's accounting requirements. Other superfluous provisions concerning arrearage in lease payments that were already cured have also been deleted.

Scotiabank has withdrawn its motion to dismiss at docket 75.

There is a hearing scheduled for February 16, 2012 to hear the matter of the Trustee's motion to dismiss, at docket 61. The Debtor prays that upon filing this PCM to extend the term of lump sum payment, the controversy concerning the

motion to dismiss filed by the Chapter 13 Trustee be deemed moot, as the same concerns, precisely, the term for the provision for lump sum payment from the proposed sale of property. The Debtor continues making private efforts to sell the property without the need of administrative expenses such as realtor fees, and has also listed the same in a popular online classified adds page. She fully expects to inform all reasonable offers received in due course.

Therefore, Debtor prays that notice of the foregoing be taken by all parties in interest, that the PCM be confirmed and that the hearing scheduled for February 16, 2012 be set aside, upon the Trustee's recommendation of this PCM.

WHEREFORE, the Debtor prays that the attached PCM be confirmed. Furthermore, the Debtor prays that the hearing scheduled for February 16, 2012, be deemed moot and set aside.

## N O T I C E

**Parties are granted twenty-one (21) days, plus an additional three (3) days if your were served by mail, to file objections or otherwise respond to this paper and that if no objections are filed, the Court could confirm the plan without further hearing.**

## CERTIFICATE OF SERVICE

**I hereby certify** that on this same date I electronically filed the above document with the Clerk of the Court using the CM/ECF System which sends notification of such filing to all those who have registered for receipt of notice by electronic mail. I further certify that the foregoing has been served to U.S. Trustee at [ustpreion21.hr.ecf@usdoj.gov](mailto:ustpreion21.hr.ecf@usdoj.gov), Chapter 13 Trustee, Jose R. Carrion Rivera, at [ecfmail@ch13-pr.com](mailto:ecfmail@ch13-pr.com) and by depositing true and correct copies thereof in the United States Mail., to the non CM/ECF participants and parties in interest that have filed notices of appearance pursuant to G.O. 05-09, included in the service list attached to the original hereof.

**In Arecibo, Puerto Rico, this 15<sup>th</sup> day of February, 2012.**

**FELIX M ZENO GLORO  
ATTORNEY FOR DEBTOR  
USDC 124212  
BOX 1945 ARECIBO PR 00613  
TEL 879-1760; 880-1760  
[tribunal@zenogloro.com](mailto:tribunal@zenogloro.com)**

/s Edwin Matos Maldonado  
EDWIN MATOS MALDONADO  
USDC 226403

maf

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO

IN RE: CARMEN MILAGROS ALONSO VAZQUEZ

BK. CASE # 09-02384 MCF

DEBTOR(S)

CHAPTER 13

CHAPTER 13 PAYMENT PLAN

**NOTICE:** • The following plan contains provisions which may significantly affect your rights. You should read this document carefully and discuss it with your attorney. When confirmed, the plan will bind the debtor and each creditor to its terms. Objections must be filed in writing with the Court and served upon the debtor(s), debtors' counsel, the Trustee and any other entity designated by the Court, at the 341 meeting of creditors or not less than twenty (20) days prior to the scheduled confirmation hearing. For post confirmation Plan Modifications, objections must be filed and notified in the same manner within twenty (20) days from its notification. • This plan does not allow claims. Any party entitled to receive disbursements from the Trustee must file a proof of claim. The Trustee will pay the allowed claims, as filed, provided for in the plan, unless disallowed or expressly modified by the Court and / or the terms of the plan. If no claim is filed, the Trustee will not pay a creditor provided for in the plan, unless ordered by the Court. If the Trustee is to make POST-PETITION REGULAR MONTHLY PAYMENTS to any Secured obligation, then a proof of claim must be filed including the following information: account number, address, due date and regular monthly payment. Secured creditor must notify any change in the monthly payment, three (3) months prior to the effective date of new payment. Those post-petition monthly payments will not exceed the life of the plan. • See the notice of commencement of case for 341 meeting date and claims bar date, the latter is the date by which a proof of claim must be filed in order to participate of the plan distribution.

1. The future earnings of the Debtor(s) are submitted to the supervision and control of the Trustee and the Debtor(s) shall make payments to the Trustee:  
☒ directly ☐ by payroll deductions, as hereinafter provided in the PAYMENT PLAN SCHEDULE.  
 2. The Trustee shall distribute the funds so received as hereinafter provided in the DISBURSEMENT SCHEDULE.  
☐ 3. The Confirmation Order will not vest property of the Estate on Debtor(s) until the Order discharging Debtor(s) is entered.

PLAN DATED: \_\_\_\_\_

☐ PRE ☒ POST-CONFIRMATION

☒ AMENDED PLAN DATED: February 13, 2012

FILED BY ☒ DEBTOR ☐ TRUSTEE ☐ UNSECURED CREDITOR

I. PAYMENT PLAN SCHEDULE

\$ 1,075 x 2 = \$ 2,150  
 \$ 430 x 33 = \$ 14,190  
 \$ 1,075 x 25 = \$ 26,875  
 \$ x = \$ 0  
 \$ x = \$ 0  
 TOTAL = 60 \$ 43,215

Additional Payments:

\$ 18,000 to be paid as a LUMP SUM  
 within 18 months with proceeds to come from  
☒ Sale of property identified as follows:  
 LOT EL POLVORIN

☐ Other: \_\_\_\_\_

Periodic Payments to be made other than and in addition to the above.  
 \$ x = \$ 0

To be made on: \_\_\_\_\_

PROPOSED PLAN BASE: \$ 61,215

II. ATTORNEY'S FEES

To be treated as a \$ 507 Priority, and paid before any other creditor and concurrently with the Trustee's fees, unless otherwise provided:

a. Rule 2016(b) Statement: \$ 3,000  
 b. Fees Paid (Pre-Petition): (\$ 200 )  
 c. R 2016 Outstanding balance: \$ 2,800  
 d. Post Petition Additional Fees: \$ 350  
 e. Total Compensation: \$ 3,350

Signed: /s/ CARMEN MILAGROS ALONSO VAZQUEZ  
 DEBTOR CARMEN MILAGROS ALONSO VAZQUEZ

JOINT DEBTOR

III. DISBURSEMENT SCHEDULE SEQUENCE

- A. SECURED CLAIMS: ☐ Debtor represents that there are no secured claims.  
☒ Secured creditors will retain their liens and shall be paid as follows:

☒ ADEQUATE PROTECTION Payments: Cr. \_\_\_\_\_ \$ \_\_\_\_\_

☒ Trustee will pay secured ARREARS:

Cr. FIRSTBANK Cr. RG MORTGAGE Cr. \_\_\_\_\_  
 Acct. 0000199708 Acct. 000001336514 Acct. \_\_\_\_\_  
 \$ 4,808 (ALREADY PAID) \$ 7,438 \$ \_\_\_\_\_

☒ Trustee will pay REGULAR MONTHLY PAYMENTS:  
 (please refer to the above related notice, for important information about this provision)

Cr. \_\_\_\_\_ Cr. \_\_\_\_\_ Cr. \_\_\_\_\_  
 Acct. \_\_\_\_\_ Acct. \_\_\_\_\_ Acct. \_\_\_\_\_  
 Monthly Pymt. \$ \_\_\_\_\_ Monthly Pymt. \$ \_\_\_\_\_ Monthly Pymt. \$ \_\_\_\_\_

☒ Trustee will pay IN FULL Secured Claims:  
 Cr. CENTRO RECAUDAG Cr. CENTRO RECAUDAG Cr. \_\_\_\_\_  
 \$ 1,156 \$ 36 \$ \_\_\_\_\_

☒ Trustee will pay VALUE OF COLLATERAL:  
 Cr. \_\_\_\_\_ Cr. \_\_\_\_\_ Cr. \_\_\_\_\_  
 \$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

☒ Secured Creditor's interest will be insured. INSURANCE POLICY will be paid through plan:

Cr. \_\_\_\_\_ Ins. Co. \_\_\_\_\_ Premium: \$ \_\_\_\_\_  
 (Please indicate in "Other Provisions" the insurance coverage period)

☐ Debtor SURRENDERS COLLATERAL TO Lien Holder:

☒ Debtor will maintain REGULAR PAYMENTS DIRECTLY to:  
 FIRSTBANK; RG MORTGAGE

B. PRIORITIES. The Trustee will pay \$507 priorities in accordance with the law [§1322 (a)(2)].

C. UNSECURED PREFERRED: Plan ☐ Classifies ☐ Does not Classify Claims.

☒ Class A: ☐ Co-debtor Claims: ☐ Pay 100% / ☐ Pay Ahead:  
☒ Class B: ☐ Other Class: ☐ ☐ Cr. \_\_\_\_\_  
 \$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

D. GENERAL UNSECURED NOT PREFERRED: (Case Liquidation Value = \$ \_\_\_\_\_)

☒ Will be paid 100% plus \_\_\_\_\_ % Legal Interest. ☒ Will be paid Pro-Rata from any remaining funds

OTHER PROVISIONS:

SEE CONTINUATION SHEET...

ATTORNEY FOR DEBTOR: EDWIN MATOS MALDONADO

Phone: (787) 604-6816

IN RE:

CARMEN MILAGROS ALONSO VAZQUEZ

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OTHER PROVISIONS:

ATTYS FEES TO BE PAID FIRST; TRUSTEE ALREADY PAID ARREARS TO EUROLEASE \$807.19. DEBTOR ASSUMES UNEXPIRED LEASE WITH EUROLEASE; AUTO LEASE WITH R & G PREMIER REJECTED AND COLLATERAL SURRENDERED.

ANY POST PETITION INCOME TAX REFUNDS THAT THE DEBTOR (S) WOULD BE ENTITLED TO RECEIVE DURING THE TERM OF THE PLAN WILL BE USED TO FUND THIS PLAN. AFTER ITS CONFIRMATION, AND WITHOUT FURTHER NOTICE, HEARING OR COURT ORDER, THE PLAN SHALL BE DEEMED MODIFIED BY THE INCREMENT (S) TO ITS BASE, IN AN AMOUNT EQUAL TO THE AMOUNT OF EACH INCOME TAX REFUND.

**09-02384-MCF13** CARMEN MILAGROS ALONSO VAZQUEZ  
Case type: bk Chapter: 13 Asset: Yes Vol: v US BANKRUPTCY JUDGE: MILDRED CABAN FLORES  
Date filed: 03/30/2009 Date of last filing: 02/15/2012 Plan confirmed: 08/27/2009

## Creditors

**AMERICAN EXPRESS**  
PO BOX 360001 (2733878)  
FT LAUDERDALE FL 33336 (cr)

**American Express TRS Co Inc Latin American**  
Division  
c/o Becket and Lee LLP (2795607)  
POB 3001 (cr)  
Malvern PA 19355-0701

**BANCO POPULAR DE PR**  
BANKRUPTCY DIVISION (2761050)  
PO BOX 362708 (cr)  
SAN JUAN PR 00936

**BANCO POPULAR DE PR**  
BANKRUPTCY DEPARTMENT (2744754)  
PO BOX 366818 (cr)  
SAN JUAN PUERTO RICO 00936-6818

**BANCO POPULAR DE PUERTO RICO-SPECIAL LOANS**  
PO BOX 362708 (2798220)  
SAN JUAN PR 00936-2708 (cr)

**BANCO SANTANDER**  
DIVISION TARJETAS BANCARIAS (2733879)  
PO BOX 362589 (cr)  
SAN JUAN PR 00936

**BANK OF AMERICA**  
PO BOX 15726 (2733880)  
WILMINGTON DE 19886 (cr)

**CARD PRODUCT DIVISIONS**  
PO BOX 70100 (2733881)  
SAN JUAN PR 00936 (cr)

**CENTRO RECAUDACION MUNICIPALES**  
PO BOX 195387 (2733882)  
SAN JUAN PR 00919 (cr)

**CITIFINANCIAL**  
CALLE CORCHADO 51 (2733884)  
ESQ NUNEZ ROMEU (cr)  
CAYEY PR 00736

**CITIFINANCIAL**  
4001 JESUS T PINERO (2733883)  
SUITE 160 (cr)  
CAYEY PR 00736

**CITIFINANCIAL RETAIL SERVICES** (2733885)

PO BOX 6933 THE LAKES NV 88901	(cr)
<b>DEPARTMENT STORES NATIONAL BANK/MACYS</b> TSYS DEBT MGMT., INC. PO BOX 137 COLUMBUS, GA 31902-0137	(2742826) (cr)
<b>East Bay Funding, LLC</b> c/o Resurgent Capital Services PO Box 288 Greenville, SC 29603	(3383188) (cr)
<b>ENRIQUE NASSAR RIZEK &amp; ASSOC</b> PO BOX 191017 SAN JUAN PR 00919	(2733886) (cr)
<b>EUROLEASE</b> BANKRUPTCY DIVISION PO BOX 192099 SAN JUAN PR 00919	(2733887) (cr)
<b>FIA CARD SERVICES</b> BANKRUPTCY DIVISION PO BOX 15726 WOLMINGTON DE 19886	(2733888) (cr)
<b>FIA Card Services NA aka Bank of America</b> MS 550 PO Box 91121 Seattle, WA 98111-9221	(2805440) (cr)
<b>FIRST BANK</b> PO BOX 9146 SAN JUAN PR 00908	(2733889) (cr)
<b>FIRST PREMIER</b> PO BOX 5147 SIOUX FALLS, SD 57117 ACCOUNT: 2025	(2761044) (cr)
<b>FIRST PREMIER</b> PO BOX 5147 SIOUX FALLS, SD 57117 ACCOUNT: 4983	(2761047) (cr)
<b>FIRSTBANK PUERTO RICO</b> DEPARTAMENTO DE HIPOTECAS-475 PO BOX 9146 SAN JUAN, PR 00908-0146	(2759922) (cr)
<b>FIRSTBANK PUERTO RICO</b> ENRIQUE NASSAR RIZEK & ASSOCIATES PO BOX 191017 SAN JUAN PR 00919-1017	(2747650) (cr)
<b>FIRSTBANK PUERTO RICO</b>	(3411824) (cr)
<b>GAP</b> PO BOX 530942 ATLANTA GA 30353	(2733890) (cr)

<b>JEFFERSON CAPITAL SYSTEMS LLC</b> PO BOX 7999 ST CLOUD MN 56302	(3018255) (cr)
<b>MACYS</b> PO BOX 183083 COLUMBUS OH 43218	(2733891) (cr)
<b>MARIACARMEN COLON DIAZ</b> PO BOX 194439 SAN JUAN PR 00919	(2733892) (cr)
<b>MONTAEZ &amp; ALICEA LAW OFFICES</b> 500 MUOZ RIVERA AVE EL CENTRO I SUITE 211-214 HATO REY PR 00918	(2916100) (cr)
<b>POPULAR FINANCE</b> PO BOX 336090 PONCE PR 00733	(2733893) (cr)
<b>PRA Receivables Management, LLC</b> As Agent Of Portfolio Recovery Assocs. POB 12914 Norfolk VA 23541	(2777444) (cr)
<b>Puerto Rico Department of Labor</b> Collection Unit - 12th Floor 505 Muoz Rivera Ave San Juan, PR 00918	(2916350) (cr)
<b>Recovery Management Systems Corporation</b> For GE Money Bank dba GAP 25 SE 2nd Ave Ste 1120 Miami FL 33131	(2812877) (cr)
<b>Recovery Management Systems Corporation</b> For GE Money Bank dba SAM'S CLUB 25 SE 2nd Ave Ste 1120 Miami FL 33131	(2812878) (cr)
<b>RG MORTGAGE</b> PO BOX 362394 SAN JUAN PR 00936	(2733894) (cr)
<b>RG MORTGAGE CORPORATION</b> c/o Wallace Vazquez Sanabria 17 Mexico Street, Suite D-1 San Juan, PR 00917	(2746747) (cr)
<b>RG PREMIER BANK OF PR</b> PO BOX 2510 GUAYNABO, PR 00970	(2768083) (cr)
<b>Roundup Funding, LLC</b> MS 550 PO Box 91121 Seattle, WA 98111-9221	(2791357) (cr)
<b>SAMS CLUB</b>	(2733895)



PO BOX 530942  
ATLANTA GA 30353

(cr)

**VICTORIAS SECRET**  
PO BOX 659728  
SAN ANTONIO TX 78265

(2733896)  
(cr)

PACER Service Center			
Transaction Receipt			
02/15/2012 12:50:31			
<b>PACER Login:</b>	fz0002	<b>Client Code:</b>	
<b>Description:</b>	Creditor List	<b>Search Criteria:</b>	09-02384-MCF13 Creditor Type: All
<b>Billable Pages:</b>	2	<b>Cost:</b>	0.16